Providing high quality, competitive benefits that meet your needs while effectively managing costs for both you and the University System of New Hampshire (USNH) continues to be our highest priority. This year, we are pleased to introduce a new wellness incentive opportunity that will provide you with reduced premiums.

Here’s what’s new for 2015:

- **MyPath2Wellness**, a new wellness incentive opportunity to reduce your medical premium
- **The Choice Plan:**
  - New vendor for pharmacy (prescription) benefits
  - New limits for Health Savings Account for those enrolled in the Choice Plan

It’s important to learn about your benefit options for 2015 so you can make informed decisions. With that in mind, we encourage you to take the time to review this Enrollment Guide.

If you have any questions, contact your campus Human Resources Office – or log on to www.usnh.edu/hr for more information and click on the link to the 2015 Benefits page.

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**Important Reminders for Open Enrollment**

- If you wish to make changes, you must enroll online at MyUSNHBenefits.net by **November 7, 2014**
- If you wish to participate in a Healthcare and/or Dependent Care Flexible Spending Account (FSA) in 2015, you will need to enroll
- If you newly enroll in the Choice Plan you must use all of your 2014 Healthcare FSA reimbursement dollars **BEFORE December 31, 2014 in order to set up a Health Savings Account in January 2015**
- If you are currently enrolled in the Choice Plan, you will need to reset your 2015 Health Savings Account contributions
- If you’re not making any changes to your benefits or enrolling in an FSA, you will not need to take any action
Enrolling as a New Employee

Newly hired employees with status appointments are eligible to participate in the benefit programs. If you enroll within 30 days of your hire date, your benefits will be effective the first day of the following month. Enroll within 31-60 days of your hire date and benefits will be effective the first day of the following month.

If you do not enroll within this time period, you will not be able to enroll until the next Open Enrollment period, unless you have a Qualified Change of Status.

For New Hires, your approved dependents will be added effective the date of your coverage. You have 30 days to provide the dependent(s) eligibility verification documents.

Qualified Change of Status Election

Per IRS regulations, with the exception of a Qualified Change of Status, Open Enrollment is the only time of year when benefit changes can be made. It is your responsibility to initiate a change in coverage within 30 days of your life event, provide supporting documentation of the qualifying event (and if applicable, dependent eligibility verification documentation) in order to be eligible to make changes. Changes in coverage must be directly related to the qualifying event that caused the Change in Status.

As a self-insured health plan, an ex-spouse is eligible for COBRA only. At the time of the final divorce decree, the ex-spouse and any eligible dependent(s) will be offered COBRA and can elect to continue coverage for up to 36 months. Notification must be received by USNH within 30 days of the divorce.

Examples of the changes that can be made are included in the Enrollment FAQs – go to www.usnh.edu/hr and click on the 2015 Benefits page.

Completing your enrollment online

1. Review the Enrollment materials at www.usnh.edu/hr.
2. Log on to MyUSNHBenefits.net to complete your enrollment. (You will need your USNH ID.)
3. Confirm and save your elections. You will be provided with options for receiving a Confirmation Statement which contains your selections. Review to ensure your choices are accurately reflected.
4. If you are adding dependents, review the USNH Dependent Eligibility and Required Documentation for Enrollment information. Collect photocopies of all required documentation for each newly enrolled dependent and submit them to your campus Human Resources Office.

All newly added dependents will be in a “Pending” status until eligibility verification documents are provided and approved by your campus Human Resources Office.
Choice Plan/New Pharmacy Vendor for 2015

In 2014, we introduced the Choice Plan, a high deductible health plan that features a Health Savings Account (HSA)*. We will continue to offer this plan in 2015 along with the USNH Health Maintenance Organization (HMO) and Point of Service (POS) plans. All three plans are administered by Harvard Pilgrim Health Care (HPHC), with CVS/Caremark as the pharmacy benefit manager.

Choice Plan: A Snapshot

The Choice Plan has two parts — high deductible health plan coverage through HPHC and an HSA administered by HealthEquity. Here are some of the Choice Plan's key features:

<table>
<thead>
<tr>
<th>PART 1</th>
<th>CHOICE PLAN</th>
<th>PART 2</th>
<th>HEALTH SAVINGS ACCOUNT (HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Lower per paycheck premiums</td>
<td>• Pre-tax contributions through payroll deductions</td>
<td>• Tax-free contributions</td>
<td>• Tax-free withdrawals for qualified healthcare expenses</td>
</tr>
<tr>
<td>• 100% coverage for in-network preventive care</td>
<td>• You own the account</td>
<td>• Tax-free withdrawals for qualified healthcare expenses</td>
<td>• Potential tax-free interest and investment earnings</td>
</tr>
<tr>
<td>• Deductible then 10% coinsurance at doctor’s office</td>
<td>• USNH contributes, if eligible, to your HSA</td>
<td>• You decide how much to contribute – up to the IRS maximum limit</td>
<td></td>
</tr>
<tr>
<td>• Annual deductible applicable to all other services</td>
<td>• Reimbursement for eligible medical, prescription, dental and vision expenses</td>
<td>• You choose when and how to spend money in your HSA</td>
<td></td>
</tr>
<tr>
<td>• In- and out-of-network coverage</td>
<td>• Helps to cover deductible and out-of-pocket expenses</td>
<td>• You build tax-free savings to spend on eligible healthcare costs in the future – even into retirement</td>
<td></td>
</tr>
<tr>
<td>• Out-of-pocket maximum</td>
<td>• Federal, state and FICA tax savings</td>
<td>Your HSA goes where you go – if you retire or change jobs, your HSA is portable and is yours to keep. If eligible, USNH will make a contribution to your 2015 HSA to help offset some of your out-of-pocket expenses under the plan. USNH’s contribution amount depends on whether you are covering yourself only or yourself and dependents.</td>
<td></td>
</tr>
<tr>
<td>• Prescription coverage through CVS/Caremark</td>
<td>• No “use it or lose it” rule</td>
<td>If you are enrolled in the Choice Plan, you will receive new ID card[s] from Harvard Pilgrim Health Care and CVS/Caremark. Newly enrolled eligible faculty and staff will receive a HealthEquity HSA card.</td>
<td></td>
</tr>
<tr>
<td>• Fitness club membership benefit</td>
<td>• Portable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Tandem Care Incentive Program</td>
<td>• Investment options available through HealthEquity</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Available to active benefits-eligible USNH Faculty and Staff.
Who is eligible for the HSA?

**Answer:** You are eligible to set up an HSA if you meet all of the following criteria:

- You are enrolled in the Choice Plan and not covered under any other health insurance that is not considered an HSA qualified plan;
- You are not enrolled in Medicare, including Part A;
- You are not claimed as a dependent on someone else’s tax return; and
- You are not participating in a Healthcare FSA.

How the Choice Plan Health Savings Account (HSA) Works

- When you enroll in the Choice Plan, you will be enrolled in an HSA.
- After you have enrolled in an HSA, if eligible, USNH will deposit money into your account. See chart below.
- You can also elect to contribute additional money up to the IRS limits noted in the chart below.
- If currently enrolled, your contribution will reset to zero for you to elect your contribution for the 2015 plan year.
- If you are age 55 or older, you can make additional “catch-up” contributions of up to $1,000 per year.
- Your funds are available as soon as they are deposited (first paycheck in 2015). If eligible, the USNH contribution will be available at that time.
- You have two options for using the money in your HSA account:
  - Pay for out-of-pocket health expenses, or
  - Leave the money in your account to carry over tax-free from year to year to help pay for future medical expenses or premiums for medical coverage in retirement.

### Coverage Level 2015

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>USNH's Contribution</th>
<th>Optional 2015 IRS Maximum Annual Employee Contribution**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual coverage</td>
<td>$500</td>
<td>$2,850</td>
</tr>
<tr>
<td>Two Person coverage</td>
<td>$1,000</td>
<td>$5,650</td>
</tr>
<tr>
<td>Family coverage</td>
<td>$1,000</td>
<td>$5,650</td>
</tr>
</tbody>
</table>

*USNH employer contributions with the Health Savings Account (HSA) are available only for USNH Faculty and Staff with a status 75% - 100% appointment. Prorated based on effective date of enrollment.*

**If you are age 55 or older, you can make an additional annual $1,000 catch-up contribution.

USNH’s Health Savings Accounts are administered by HealthEquity. To learn more about HSAs, visit HealthEquity’s website at [www.healthequity.com/ed/USNH](http://www.healthequity.com/ed/USNH).

Please Note: IRS Regulations prevent employees from participating in a Healthcare FSA and a Health Savings Account (HSA) at the same time. If you currently have a Healthcare FSA, you must have a zero balance by December 31, 2014. Please make the appropriate plans now to receive your Healthcare FSA funds by December 31, 2014!
Core USNH Benefits

Medical Plan Options and Waived Coverage

Choice Plan
- Choose any doctor – no PCP required
- HPHC national network
- In-network preventive services covered
- Out-of-network benefits with annual deductible, coinsurance and out-of-pocket maximum
- Higher deductible, coinsurance and out-of-pocket maximum

Health Maintenance Organization [HMO]
- With an HMO, healthcare is provided or arranged through a network of Primary Care Physicians (PCP), specialists and other providers
- Plan members select a PCP in the network
- Copay for office visits
- Copay for prescription drugs
- Copay for inpatient and outpatient services

Point of Service [POS]
- The POS plan offers coordinated care and the cost advantages of an HMO as well as the choice of obtaining covered benefits outside the HMO Network
- Plan members select a PCP in the network
- Copay for office visits
- Copay for prescription drugs
- Copay for inpatient and outpatient services

In-network annual deductible and out-of-pocket maximum may apply
- Out-of-network benefits with annual deductible, coinsurance and out-of-pocket maximum
- Wellness Connection - fitness club membership benefit
- Tandem Incentive Program

Waived Medical Coverage
- Option to waive medical coverage*
  - Cash back incentive in lieu of medical coverage
  - Cash back incentive is not available if you are covered under another employee’s USNH medical plan

Dental Plan Options and Waived Coverage

Basic Option Dental
- Fee-for-service program
- Diagnostic/Preventive services covered at 60%
- Basic Restorative services covered at 50% after deductible
- Major Restorative services covered at 40% after deductible
- Orthodontics for dependent children age 19 or under
- $1,000 calendar year benefit maximum per covered person

High Option Dental
- Fee-for-service program
- Diagnostic/Preventive services covered at 100%
- Basic Restorative services covered at 80% after deductible
- Major Restorative services covered at 50% after deductible
- Orthodontics for adults and dependent children
- $1,500 calendar year benefit maximum per covered person

Waived Dental Coverage
- Option to waive dental coverage*
  - Cash incentive in lieu of dental coverage
  - Cash back incentive is not available if you are covered under another employee’s USNH dental plan

Voluntary Vision Plan
The vision coverage is offered through Vision Service Plan (VSP). The vision benefit includes coverage for exams, as well as $150 allowance for eyeglass lenses, frames or contact lenses. You have a choice of providers – you can choose your local VSP doctor, a retail chain affiliate, or any other provider. If you see a VSP preferred provider, your out-of-pocket costs will be lower. If you choose to seek care outside of the VSP preferred provider network, you will receive a lower level of benefits and will be reimbursed up to a specified dollar amount.

For more information about the voluntary vision plan, go to www.usnh.edu/hr and click on the 2015 Benefits page.

*USNH employer contributions with the Health Savings Account (HSA), or the cash back incentive for waived coverage is available only for USNH Faculty and Staff with a status 75% - 100% appointment, prorated based on the effective date of enrollment.
Core USNH Benefits (continued)

Life Insurance and Accidental Death & Dismemberment (AD&D)
Provides a payment to beneficiaries in the event of your death.
USNH provides four levels of group life insurance through Voya Financial (formerly ING) Employee Benefits.

<table>
<thead>
<tr>
<th>COVERAGE OPTIONS</th>
<th>MAXIMUM BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A*</td>
<td>$10,000 Coverage</td>
</tr>
<tr>
<td>Option B</td>
<td>1.5 times regular annual budgeted salary, rounded to the next higher $1,000</td>
</tr>
<tr>
<td>Option C</td>
<td>3 times regular annual budgeted salary, rounded to the next higher $1,000</td>
</tr>
<tr>
<td>Option D</td>
<td>4.5 times regular annual budgeted salary, rounded to the next higher $1,000</td>
</tr>
</tbody>
</table>

During Open Enrollment you are able to increase coverage one level or decrease coverage. You must be actively at work for the increase in coverage to take effect.

Long Term Disability Insurance
Provides an income benefit to you should you become totally disabled as approved by the insurance carrier.

<table>
<thead>
<tr>
<th>PERCENT OF REGULAR BUDGETED ANNUAL SALARY</th>
<th>MAXIMUM MONTHLY BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A: 50%*</td>
<td>$5,000</td>
</tr>
<tr>
<td>Option B: 60%</td>
<td>$5,000</td>
</tr>
<tr>
<td>Option C: 66 2/3%</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

During Open Enrollment you are able to increase coverage one level or decrease coverage. You must be actively at work for the increase in coverage to take effect.

Flexible Spending Accounts (FSA)
FSAs allow you to put aside a portion of your pay to reimburse yourself on a pre-tax basis for healthcare and/or dependent/elder care expenses.

Healthcare FSA maximum amount: $2,500
  - May be reimbursed for eligible healthcare expenses up to the elected account balance
  - Must incur expenses by March 15 of the following year or unused funds will be forfeited

Dependent Care FSA maximum amount: $5,000 ($2,500 if married, filing separately)
  - May be reimbursed for eligible dependent care expenses up to elected account balance
  - Must incur expenses by December 31 or unused funds will be forfeited

Further information about these benefits can be found on the 2015 Benefits page at www.usnh.edu/hr.

2014 Flexible Spending Accounts (FSAs) Reminder
Healthcare FSA
  - March 15, 2015: Deadline to incur expenses
  - May 31, 2015: Deadline to submit claims for the 2014 plan year for eligible healthcare expenses
  - Per IRS regulations, unused balances will be forfeited after the deadlines

Please note: If you currently have a Healthcare FSA and enroll in the Choice Plan, you must have a zero balance in your Healthcare FSA by December 31, 2014.

Dependent Care FSA
  - December 31, 2014: Deadline to incur eligible dependent care expenses
  - March 31, 2015: Deadline to submit claims for the 2014 plan year for eligible dependent care expenses
  - Per IRS regulations, unused balances will be forfeited after the deadlines

You can check your FSA balance(s) and track payments by registering at www.wageworks.com.

Is Your Beneficiary Information Up-to-Date?
During Open Enrollment you are strongly encouraged to review your Life Insurance beneficiary(ies). If you changed your marital status or have added family members, you may want to update your beneficiary information on who should receive your benefits in the event of your death. An annual review of your beneficiary(ies) ensures that the benefits are distributed according to your wishes. Beneficiary(ies) information for Life Insurance can be updated via MyUSNHBenefits.net at any time during the year.

* Cash back incentive for Option A coverage is available for USNH Faculty and Staff with a status 75% - 100% appointment.
Medical Plan Comparison

The following chart provides an overview of the Medical Plans available to you. Detailed summaries for all Plans can be found on the 2015 Benefits page at [www.usnh.edu/hr](http://www.usnh.edu/hr).

<table>
<thead>
<tr>
<th>BENEFITS</th>
<th>CHOICE PLAN*</th>
<th>USNH HMO</th>
<th>USNH POS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$1,500</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>• Two Person/Family</td>
<td>$3,000</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$3,000</td>
<td>Separate Medical $1,500</td>
<td>Separate Medical $1,500</td>
</tr>
<tr>
<td>• Two Person/Family</td>
<td>$6,000</td>
<td>Separate Pharmacy $3,000</td>
<td>Separate Pharmacy $3,000</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No Charge</td>
<td>No Charge</td>
<td>Deductible, then 20% coinsurance</td>
</tr>
<tr>
<td>Doctor Office Visit / Specialist Office Visit</td>
<td>Deductible then 10% coinsurance</td>
<td>Copay Level 1: $10 per visit</td>
<td>Copay Level 1: $10 per visit</td>
</tr>
<tr>
<td>• Inpatient</td>
<td>Deductible then 10% coinsurance</td>
<td>Copay Level 2: $25 per visit</td>
<td>Copay Level 2: $25 per visit</td>
</tr>
<tr>
<td>• Outpatient</td>
<td>Deductible then 10% coinsurance</td>
<td>$200 copay per admission, then deductible</td>
<td>$200 copay per admission, then deductible</td>
</tr>
<tr>
<td>Hospital</td>
<td>Deductible then 10% coinsurance</td>
<td>$50 copay per visit, then deductible</td>
<td>Deductible, then 20% coinsurance</td>
</tr>
<tr>
<td>• Inpatient</td>
<td>Deductible then 10% coinsurance</td>
<td>$75 copay per visit, waived if admitted to the hospital directly from emergency room</td>
<td>$75 copay per visit, waived if admitted to the hospital directly from emergency room</td>
</tr>
<tr>
<td>• Outpatient</td>
<td>Deductible then 10% coinsurance</td>
<td>Deductible, then no charge</td>
<td>Deductible, then no charge</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Deductible then 10% coinsurance</td>
<td>Deductible then 10% coinsurance</td>
<td>$200 copay per admission, then deductible</td>
</tr>
<tr>
<td>Lab Work &amp; X-Rays</td>
<td>Deductible then 10% coinsurance</td>
<td>Deductible then 10% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Mental Health and Substance Abuse Treatment</td>
<td>Deductible then 10% coinsurance</td>
<td>Deductible then 30% coinsurance</td>
<td>Deductible then 10% coinsurance</td>
</tr>
<tr>
<td>• Inpatient</td>
<td>$200 copay per admission, then deductible</td>
<td>$200 copay per admission, then deductible</td>
<td>Group Therapy: $10 copay per visit</td>
</tr>
<tr>
<td>• Outpatient</td>
<td>Deductible then 10% coinsurance</td>
<td>Deductible then 10% coinsurance</td>
<td>Individual Therapy: $10 copay per visit</td>
</tr>
<tr>
<td>Prescription Drugs*</td>
<td>In-network deductible then $5/$25/$40</td>
<td>$5/$25/$40</td>
<td>$5/$25/$40</td>
</tr>
<tr>
<td>Retail – Tier 1/Tier 2/Tier 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail-Order – Tier 1/Tier 2/Tier 3</td>
<td>In-network deductible then $10/$50/$80</td>
<td>$10/$50/$80</td>
<td>$5/$25/$40</td>
</tr>
</tbody>
</table>

*Choice Plan - It is important to keep in mind that prescription drugs, whether obtained from a retail pharmacy or the plan’s mail-order service, will always be subject to the in-network plan deductible. This means you will be responsible for the first $1,500 or $3,000 of expenses you incur, based on your coverage level (Individual, Two Person or Family), before the prescription drug copays apply.

Common Medical Plan Terms

**Deductible:** A specific dollar amount that is payable by the member for covered benefits received each calendar year before any benefits subject to the deductible are payable by the plan.

**Coinsurance:** A percentage of the allowable amount of covered benefits that must be paid by the member after the deductible is met and prior to the out-of-pocket maximum.

**Copay:** A fixed dollar amount a member must pay for certain covered benefits.

**In-Network:** Providers of healthcare services including, but not limited to, physicians, hospitals, and other healthcare facilities, that are under contract with HPHC to provide care to members.

**Out-of-Network:** Providers of healthcare services, which do not contract with HPHC to provide care to members.

**Out-of-Pocket Maximum:** A limit on the amount of member cost sharing (deductibles, copays, and coinsurance) that a member must pay for covered benefits in a calendar year.
2015 Bi-Weekly Rates*

Because you and USNH share in the cost of many of your benefits, it has always been our goal to provide you with comprehensive coverage at an affordable price. We are pleased to report that there are no 2015 rate increases for USNH’s medical and dental plans.

Following are the bi-weekly payroll deductions for medical and dental, along with the voluntary vision care plan. These deductions will be effective with your first paycheck in 2015.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>EMPLOYEE ONLY</th>
<th>TWO PERSON</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice Plan</td>
<td>$13.89</td>
<td>$49.95</td>
<td>$108.20</td>
</tr>
<tr>
<td>USNH HMO</td>
<td>$32.68</td>
<td>$91.42</td>
<td>$176.25</td>
</tr>
<tr>
<td>USNH POS</td>
<td>$59.97</td>
<td>$157.27</td>
<td>$258.29</td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Option</td>
<td>$0.00</td>
<td>$11.49</td>
<td>$26.69</td>
</tr>
<tr>
<td>High Option</td>
<td>$11.43</td>
<td>$32.77</td>
<td>$63.00</td>
</tr>
<tr>
<td>Vision</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voluntary Vision Care</td>
<td>$3.42</td>
<td>$6.83</td>
<td>$10.98</td>
</tr>
</tbody>
</table>

2015 Bi-Weekly Medical Rates for Those Who Completed Step 1 and Step 2 of MyPath2Wellness

In order to be eligible for the 2015 medical plan premium reduction, you must have completed Step 1 – Biometric Screening – by September 26, 2014. The deadline for Step 2 – completion of the Health Questionnaire – is November 7, 2014.

- If you’re enrolled in a Harvard Pilgrim medical plan and you completed both Steps 1 and 2 of the MyPath2Wellness incentive program, you will receive a 2015 Confirmation Statement in December reflecting the premium reduction. Please be sure your mailing address is up-to-date in WISE.
- The premium reduction incentive will be reflected in your first paycheck of January.

MyPath2Wellness Incentive Rates

<table>
<thead>
<tr>
<th>MEDICAL PLAN</th>
<th>EMPLOYEE ONLY</th>
<th>TWO PERSON</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice Plan</td>
<td>$0.00</td>
<td>$34.57</td>
<td>$92.82</td>
</tr>
<tr>
<td>USNH HMO</td>
<td>$17.30</td>
<td>$76.03</td>
<td>$160.86</td>
</tr>
<tr>
<td>USNH POS</td>
<td>$44.58</td>
<td>$141.89</td>
<td>$242.90</td>
</tr>
</tbody>
</table>

* These rates are based on 26 pay periods for USNH Faculty and Staff with a status 75% - 100% appointment.

For a more detailed Rate Sheet, go to www.usnh.edu/hr and click on the 2015 Benefits page.
Tandem and Employee Assistance Program

Tandem Care Incentive Program
This is a voluntary service and there is no need to sign up – you are automatically eligible through your enrollment in one of the USNH Harvard Pilgrim health plans. Managing healthcare costs is a shared responsibility between USNH and our employees. The Tandem personalized healthcare shopping service enables you to make healthcare choices that could result in cash rewards to you. Here’s how it works:

- Call or email Tandem if your doctor schedules you for an outpatient test or procedure such as labwork, MRI, CT scan or mammogram
- A Tandem nurse will help you compare the cost and quality of HPHC providers in your area
- If you choose a lower cost provider, Tandem will help you, at your request, reschedule your appointment
- You will receive a financial reward between $40 and $3,000 depending on the amount that was saved on the procedure

You will receive a financial reward of $20 if you are already using a low-cost facility for a procedure that is at least $100 less than what other facilities in your area charge.

For more information call toll free 1-866-797-4100 or email info@tandemcare.com.

USNH Tandem Award Levels
If you call Tandem and switch to a lower-cost facility, the amount of your cash reward will depend on how much you save.

<table>
<thead>
<tr>
<th>Estimated cost savings</th>
<th>Incentive amount*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100-$249</td>
<td>$40</td>
</tr>
<tr>
<td>$250-$449</td>
<td>$75</td>
</tr>
<tr>
<td>$450-$649</td>
<td>$100</td>
</tr>
<tr>
<td>$650-$999</td>
<td>$150</td>
</tr>
<tr>
<td>$1,000-$1,999</td>
<td>$200</td>
</tr>
<tr>
<td>$2,000-$3,999</td>
<td>$300</td>
</tr>
<tr>
<td>$4,000+</td>
<td>20% of savings, capped at $3,000</td>
</tr>
</tbody>
</table>

* Total incentive amount capped at $3,000 per calendar year

Note: Rewards are taxable as income, regardless of amount, and will be subject to withholding.

Employee Assistance Program (EAP)
Being healthy goes beyond physical exercise and eating right. Emotional wellness, strong personal relationships and positive attitudes are critical building blocks of health.

Your EAP features the following services:
Telephone and in-person consultation/counseling. Unlimited telephone counseling and up to 6 in-person sessions with a licensed and credentialed Masters or Ph.D. level counselor. Services are provided for a wide range of issues including relationship or family issues, parenting, managing stress, depression, anxiety, substance abuse, grief, workplace issues, financial concerns, etc.
The EAP offers confidential consultation/counseling 24/7, 365 days a year. To access services call 1-800-424-1749 or log on to www.apshelplink.com, Company Code: USNH.

The EAP website features articles, interactive wellness and self-assessment tools for over 350 interpersonal and workplace topics, training webinars, Consumer Savings Center, training modules, and much more. To access services log on to www.apshelplink.com, Company Code: USNH.
Retirement Plan

USNH 403(b) Retirement Plan

- The 403(b) Retirement Plan provides the opportunity to save for retirement on a tax-advantaged basis
- Voluntary enrollment in the USNH 403(b) Retirement Plan is available upon hire
- Your elective deferrals begin on the first day of the month following approval of your completed salary reduction agreement and vendor enrollment materials
- Employees contribute a fixed percentage of their regular budgeted salary in the 403(b) Retirement Plan
- Eligible employees participating in the Retirement Plan receive an employer contribution
- Retirement investment options are available through Fidelity Investments [Fidelity] and/or Teachers Insurance Annuity Association and College Retirement Equities Fund [TIAA-CREF]
- Roth Accounts are available to eligible employees

403(b) Retirement Plan – Employee/USNH Contribution Levels for Status USNH Participants

Before a participant will be eligible to participate at the Standard Contribution Level, the participant must contribute for one year at the Initial Contribution, Alternate or Middle Contribution Level. Contributions are deducted the 1st pay period of the following month after approval by your campus Human Resources Benefits Administrator.

<table>
<thead>
<tr>
<th>CONTRIBUTION LEVEL</th>
<th>EMPLOYEE</th>
<th>USNH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Standard</td>
<td>6%</td>
<td>10%</td>
</tr>
<tr>
<td>Middle Level</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>Alternate</td>
<td>2.5%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Enrollment in the Retirement Plan

Enrolling in the Retirement Plan is a two-step process:

1. Complete the online application with TIAA-CREF and/or Fidelity
2. Visit MyUSNHBenefits.net for online enrollment authorizing your salary reduction agreement to enable retirement contributions

Is Your Retirement Beneficiary Information Up-to-Date?

Beneficiary(ies) information for your Retirement Plan can be updated via Fidelity and/or TIAA-CREF. If you changed your marital status or have added family members, you may want to update your beneficiary information on who should receive your benefits in the event of your death. An annual review of your beneficiary(ies) ensures that the benefits are distributed according to your wishes.

Take charge of your future...

Check out our new Retirement Plan vendors’ microsites - offering enrollment, great information and tools!

Fidelity - www.netbenefits.com/usnh
TIAA-CREF - www.tiaa-cref.org/usnh
Contact your campus Human Resources Office with any questions — or log on to www.usnh.edu/hr for more information.